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6 Plaintiff in Pro Per  
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| CENTRAL DISTRICT OF CALIFORNIA  |
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6 **UNITED STATES DISTRICT COURT**  
7 **CENTRAL DISTRICT OF CALIFORNIA**

8 ARTIS-RAY: CASH JR.,  
9

10 Plaintiff,

11 vs.  
12

13 EXPERIAN INFORMATION  
14 SOLUTIONS, INC.,  
15 MONTEREY FINANCIAL SERVICES,  
16 LLC,  
17

18 Defendants.  
19

CASE NO.: 8:25-cv-00165-JWH-ADS

PLAINTIFF'S REQUEST FOR  
JUDICIAL NOTICE OF CLASS  
ACTION SETTLEMENT IN  
DUANE E. NORMAN, SR. v.  
TRANSUNION, LLC

20 Plaintiff **Artis-Ray: Cash Jr.**, appearing pro se, respectfully requests that the Court take judicial  
21 notice, pursuant to **Federal Rule of Evidence 201(b)(2)**, of the public court filings and  
22 settlement in the case of:  
23

**Duane E. Norman, Sr. v. TransUnion, LLC**

**Case No. 2:18-cv-05225-GAM,**

**U.S. District Court, Eastern District of Pennsylvania**

1 **I. PURPOSE OF REQUEST**

2 Plaintiff does not submit this request to establish binding precedent but rather to provide the  
3 Court with **persuasive, judicially noticeable evidence** of a class action settlement arising from  
4 **materially similar FCRA violations** to those alleged in the present matter.  
5

6 In *Norman*, the plaintiffs brought claims under the **Fair Credit Reporting Act, 15 U.S.C. §§**  
7 **1681i and 1681e(b)**, based on TransUnion’s failure to properly investigate credit disputes and its  
8 use of automated “502 Letters” to reject or ignore valid challenges. The court granted final  
9 approval of a **\$23 million class settlement on January 26, 2024**.  
10

11 **II. RELEVANCE TO PRESENT CASE**

12 Plaintiff brings claims in this action against **Experian and Monterey Financial** under the same  
13 statutory provisions—**§ 1681i and § 1681e(b)**—for the continued reporting of inaccurate credit  
14 data and failure to reasonably investigate Plaintiff’s dispute.  
15

16 The *Norman* case is relevant and probative in this action because it demonstrates:  
17

18

- 19 • The **recognized seriousness** of credit reporting agencies’ failure to reinvestigate and  
correct false tradeline data;
- 20
- 21 • Judicial acknowledgment that **such failures cause real consumer harm**;
- 22
- 23 • The type of conduct that supports claims for **actual and punitive damages** under the  
FCRA.

24 While *Norman* involved a different defendant, the legal framework, consumer harm, and  
25 investigatory failures alleged in the instant case closely mirror the claims that led to the  
26 settlement in *Norman*.  
27

1 **III. DOCUMENTS REQUESTED FOR NOTICE**

2 Plaintiff respectfully requests judicial notice of the following publicly available documents from  
3 the Eastern District of Pennsylvania docket in *Norman v. TransUnion*:

4

5 1. The Consolidated Class Action Complaint;

6 2. The Settlement Agreement and related exhibits;

7

8 3. The Court's Final Approval Order dated January 26, 2024.

9 These documents are accessible through PACER and through the settlement administrator's  
10 website.

12 **IV. CONCLUSION**

13 Accordingly, Plaintiff respectfully requests that the Court take judicial notice of the above-  
14 referenced documents and the final settlement approval in *Duane E. Norman, Sr. v. TransUnion,*  
15 *LLC*, Case No. 2:18-cv-05225-GAM, as persuasive authority relevant to the statutory violations  
16 and industry practices at issue in this case.

17  
18 Dated: May 1, 2025

19  
20 **Respectfully submitted,**

21  
22 /s/ Artis Ray Cash Jr

23 Artis-Ray: Cash Jr.

1 **CERTIFICATE OF SERVICE**  
2

3 I, **Artis-Ray: Cash Jr.**, declare as follows:  
4

5 I am over the age of eighteen years. I am the Plaintiff in pro per in this matter. My address is:  
6

7 453 S. Spring Street, Suite 400, PMB 1211  
8

9 Los Angeles, CA 90013  
10

11 Email: [artiscashjr@yahoo.com](mailto:artiscashjr@yahoo.com)  
12

13 Phone: (831) 346-2562  
14

15 On **May 1, 2025**, I served the following document:  
16

17 **PLAINTIFF'S REQUEST FOR JUDICIAL NOTICE OF CLASS ACTION**  
18

19 **SETTLEMENT IN DUANE E. NORMAN, SR. v. TRANSUNION, LLC**  
20

21 On the following parties by email, addressed as follows:  
22

23 **Counsel for Experian Information Solutions, Inc.**  
24

25 **Justice M. Hubbard**  
26

27 JONES DAY  
28

29 Email: [jhubbard@jonesday.com](mailto:jhubbard@jonesday.com)  
30

31 **Counsel for Monterey Financial Services, LLC**  
32

33 **Berj Parseghian**  
34

35 Lippes Mathias LLP  
36

37 Email: [bparseghian@lippes.com](mailto:bparseghian@lippes.com)  
38

39 I declare under penalty of perjury under the laws of the United States of America that the  
40

41 foregoing is true and correct.  
42

1 Executed on May 1, 2025 at Los Angeles, California.  
2

3 **/s/ Artis Ray Cash Jr**  
4

5 **Artis-Ray: Cash Jr.**  
6

7 Pro Se Plaintiff  
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